

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**Caption in Compliance with D.N.J. LBR 9004-1(b)**

In Re:

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**The debtor in this case opposes the following (**choose one**):

1.       Motion for Relief from the Automatic Stay filed by \_\_\_\_\_, creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- 
- Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- 
- Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- 
- Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

**Shellpoint Mortgage Servicing****Loan History Summary**

Loanhist.rpt

12/04/2024 9:23:13AM

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Loan ID      Borrower Name

[REDACTED] 3399 ERIC SPENCER

Trans Date Eff Date	Due Date	Trans Desc	Rev Code	Trans Flag	Amount	Principal Amount	Interest Amount	Escrow Amount	Late Charge Amount	Unappl. Balance	Money Type
12/04/24 11/26/24	08/01/24	Bk Costs Disb	0 0		(0.21)	426,741.22		(3,472.34)		0.00	\$0.68 ACH
Invoice Number: 342673298											
12/04/24 11/26/24	08/01/24	Bk Costs Disb	0 0		(3.50)	426,741.22		(3,472.34)		0.00	\$0.68 ACH
Invoice Number: 342673298											
12/03/24	07/01/24	Regular Payment	0 0		3,003.39	399.63	426,741.22	1,468.30	1,135.46	(3,472.34)	0.00 \$0.68 Unapplied
12/03/24	07/01/24	Unapplied Payment	0 0		(3,003.39)		427,140.85		(4,607.80)		0.00 \$0.68 Unapplied
12/03/24	07/01/24	Unapplied Payment	0 0		3,003.46		427,140.85		(4,607.80)		0.00 \$3,004.07 Agent Pay